

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 24-18699-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Anthony S Avila  
aka Anthony S Avila Diaz  
109 4th Street  
Ridgefield Park, NJ 07660

Social Security No.:

xxx-xx-5191

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 11/21/24  
Time: 08:30 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: September 30, 2024  
JAN:

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Anthony S Avila  
Debtor

Case No. 24-18699-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Sep 30, 2024

User: admin  
Form ID: 132

Page 1 of 4  
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2024:**

Recip ID	Recipient Name and Address
db	+ Anthony S Avila, 109 4th Street, Ridgefield Park, NJ 07660-1009
520380893	+ Dovenmuehle Mortgage Compnay, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 30 2024 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 30 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 30 2024 20:59:38	CAPITAL ONE AUTO FINANCE, A DIVISION OF CAPITAL ON, 4515 N SANTA FE AVE, OKLAHOMA CITY, OK 73118-7901
520380869	+ Email/PDF: AffirmBKNotifications@resurgent.com	Sep 30 2024 21:00:31	Affirm, Inc., Attn: Bankruptcy, 650 California Street, Floor 12, San Francisco, CA 94108-2716
520380870	+ Email/PDF: AffirmBKNotifications@resurgent.com	Sep 30 2024 21:00:06	Affirm, Inc., 650 California Strert Floor 12, San Francisco, CA 94108-2716
520380872	+ Email/PDF: bncnotices@becket-lee.com	Sep 30 2024 21:00:02	American Express, PO Box 981537, El Paso, TX 79998-1537
520380871	+ Email/PDF: bncnotices@becket-lee.com	Sep 30 2024 21:00:40	American Express, Correspondence/Bankruptcy, P0 Box 981540, El Paso, TX 79998-1540
520380882	+ Email/Text: bankruptcynotices@sba.gov	Sep 30 2024 20:53:00	CESC - Covid EIDL Service Center, 14925 Kingsport Road, Fort Worth, TX 76155-2243
520380873	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 30 2024 20:59:59	Capital One, Attn: Bankruptcy, P0 Box 30285, Salt Lake City, UT 84130-0285
520380875	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 30 2024 20:59:37	Capital One, P0 Box 31293, Salt Lake City, UT 84131-0293
520380877	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Sep 30 2024 21:00:40	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Road, Plano, TX 75024-2302
520380878	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Sep 30 2024 21:00:33	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
520384374	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 30 2024 21:00:17	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520380879	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 30 2024 21:00:17	Capital One N A, P0 Box 31293, Salt Lake City, UT 84131-0293
520380880	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 30 2024 21:00:28	Capital One NA, Attn: Bankruptcy, P0 Box 30285, Salt Lake City, UT 84130-0285

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520380884	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2024 21:00:17	Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
520380883	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2024 21:00:02	Citibank, Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
520380885	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2024 21:00:02	Citicards, PO Box 6500, Sioux Falls, SD 57117-6500
520380887	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2024 20:59:45	Citicorp Credit Services, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
520380886	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2024 20:59:46	Citicorp Credit Services, Centralized Bankruptcy, PO Box 790040, St. Louis, MO 63179-0040
520380881	Email/Text: BKCourtNotices@yourmortgageonline.com	Sep 30 2024 20:52:00	Cardinal Finance Company, C/O Dovenmuehle Mortgage, 1 Corporate Drive Ste 360, Lake Zurich, IL 60047
520380892	Email/Text: BKCourtNotices@yourmortgageonline.com	Sep 30 2024 20:52:00	Dovenmuehle Mortgage, 1 Corporate Drive, Lake Zurich, IL 60047
520385327	Email/Text: mrdiscen@discover.com	Sep 30 2024 20:51:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
520380889	+ Email/Text: mrdiscen@discover.com	Sep 30 2024 20:51:00	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
520380888	+ Email/Text: mrdiscen@discover.com	Sep 30 2024 20:51:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
520380890	+ Email/Text: dplbk@discover.com	Sep 30 2024 20:53:00	Discover Personal Loans, Attn: Bankruptcy, PO Box 30954, Salt Lake City, UT 84130-0954
520380891	+ Email/Text: dplbk@discover.com	Sep 30 2024 20:53:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
520380895	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Sep 30 2024 20:52:00	Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 70321, Philadelphia, PA 19176-0321
520380894	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Sep 30 2024 20:52:00	Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 70379, Philadelphia, PA 19176-0379
520380896	+ Email/Text: PBNCNotifications@peritusservices.com	Sep 30 2024 20:52:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
520380897	+ Email/Text: PBNCNotifications@peritusservices.com	Sep 30 2024 20:52:00	Kohl's, PO Box 3115, Milwaukee, WI 53201-3115
520380898	+ Email/Text: Documentfiling@lciinc.com	Sep 30 2024 20:52:00	Lending Club, Attn: Bankruptcy, 595 Market Street, San Francisco, CA 94105-2802
520380899	+ Email/Text: Documentfiling@lciinc.com	Sep 30 2024 20:52:00	Lending Club, 595 Market Street, San Francisco, CA 94105-2802
520380900	+ Email/Text: Documentfiling@lciinc.com	Sep 30 2024 20:52:00	Lending Club Corporation, 71 Stevenson Street Ste 300, San Francisco, CA 94105-2985
520380901	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Sep 30 2024 21:00:40	Navient, Attn: Claims/Bankruptcy, PO Box 9635, Wilkes-Barre, PA 18773-9635
520380902	+ Email/PDF: bankruptcy_prod@navient.com	Sep 30 2024 20:59:47	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
520380904	+ Email/PDF: cbp@omf.com	Sep 30 2024 21:00:41	One Main Financial, PO Box 1010, Evansville, IN 47706-1010
520380903	+ Email/PDF: cbp@omf.com	Sep 30 2024 21:00:38	One Main Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
520380905	+ Email/Text: BKCourtNotices@yourmortgageonline.com	Sep 30 2024 20:52:00	Royal Pacific Fund, c/o Dovenhmule Mortgage, 1 Corporate Drive, Lake Zurich, IL 60047-8944
520380906	+ Email/Text: birminghamtops@sba.gov	Sep 30 2024 20:53:52	SBA, 801 Tom Martin Drive, Birmingham, AL 35211-6426

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520380907	+ Email/Text: birminghamtops@sba.gov	Sep 30 2024 20:53:52	Small Business Administration, 801 Tom Martin Drive, Birmingham, AL 35211-6426
520380908	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 30 2024 20:59:34	Synchrony, P0 Box 71737, Philadelphia, PA 19176-1737
520380910	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 30 2024 21:00:22	Synchrony Bank, PO Box 965013, Orlando, FL 32896-5013
520380914	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 30 2024 20:59:48	Synchrony Bank, PO Box 965015, Orlando, FL 32896-5015
520380913	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 30 2024 20:59:33	Synchrony Bank, PO Box 71727, Philadelphia, PA 19176-1727
520380909	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 30 2024 21:00:22	Synchrony Bank, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520380917	Email/Text: bankruptcies@uplift.com	Sep 30 2024 20:52:00	Uplift, 440 N Wolfe Road, Sunnyvale, CA 94085
520380916	Email/Text: bankruptcies@uplift.com	Sep 30 2024 20:52:00	Uplift, Attn: Bankruptcy, 440 N. Wolfe Road, Sunnyvale, CA 94085
520380918	Email/Text: bankruptcies@uplift.com	Sep 30 2024 20:52:00	Uplift, Inc., Attn: Bankruptcy, 801 El Camino Real, Menlo Park, CA 94025
520380919	+ Email/Text: bankruptcy@webbank.com	Sep 30 2024 20:52:00	Web bank Inc., 215 S State Street, Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 50

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520380874	*+	Capital One, Attn: Bankruptcy, P0 Box 30285, Salt Lake City, UT 84130-0285
520380876	*+	Capital One, P0 Box 31293, Salt Lake City, UT 84131-0293
520392718	*+	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
520380915	*+	Synchrony Bank, P0 Box 71727, Philadelphia, PA 19176-1727
520380911	*+	Synchrony Bank, Attn: Bankruptcy, P0 Box 965060, Orlando, FL 32896-5060
520380912	*+	Synchrony Bank, Attn: Bankruptcy, P0 Box 965060, Orlando, FL 32896-5060

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0312-2

User: admin

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Denise E. Carlon

on behalf of Creditor Royal Pacific Funding Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Herbert B. Raymond

on behalf of Debtor Anthony S Avila herbertraymond@gmail.com  
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.ra  
ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com

Joshua I. Goldman

on behalf of Creditor Cardinal Financial Company Limited Partnership josh.goldman@padgettlawgroup.com,  
bkecf@padgettlawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5